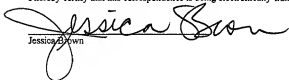


**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of : Customer Number: 33401  
: :  
STOYANOV, ATANAS, et al. : Confirmation Number: 9655  
: :  
Application No.: 10/057,436 : Group Art Unit: 3624  
: :  
Filed: January 25, 2002 : Examiner: CHANDLER, Sara M.  
: :  
For: COMPUTERIZED RETAIL FINANCE PROGRAM SELECTION SYSTEMS AND  
METHODS

**CERTIFICATE OF ELECTRONIC TRANSMISSION**

I hereby certify that this correspondence is being electronically-transmitted to the United States Patent and Trademark Office on Jun 5, 2007.

  
Jessica Brown

**RESPONSE TO OFFICE ACTION MAILED FEBRUARY 2, 2007**

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

This is in response to the Office Action mailed February 2, 2007. A petition for a four-month extension of time is being filed concurrently.

The Examiner has required restriction to one of the following:

(1) Claims 1-3, 7-10 drawn to method/system/computer readable storage media for selecting, from a plurality of retail finance programs, a retail finance program requiring a lowest monthly payment for a particular vehicle, classified in class 705, subclass 35.

(2) Claims 4-6, 11-13, 18-20 drawn to a method/system/computer readable storage media for selecting, from a plurality of retail finance programs, a retail finance program that generates a highest profit for a particular vehicle, classified in class 705, subclass 34.

(3) Claims 14-17, drawn to method/system/computer readable storage media for selecting, from a plurality of retail finance programs, a retail finance program that requires the lowest monthly payment, classified in class 705, subclass 40.

(4) Claims 21-25, drawn to method for selecting, from a plurality of retail finance programs, a retail finance program for each of a plurality of customers, classified in class 705, subclass 10.

(5) Claims 26-35, drawn to method/system/computer readable storage media for selecting, from a plurality of retail finance programs, a retail finance program that generates the largest profit, classified in class 705, subclass 30.

(6) Claims 36-40, 42, 43, drawn to method for selecting, from a plurality of retail finance programs, a retail finance program capable of generating a specified paid reserve amount and calculating an interest rate that the selected retail finance must use to generate the specified paid reserve amount, classified in class 705, subclass 38.

(7) Claims 41 and 44, drawn to computer readable storage media, classified in class 707, subclass 1.

In response, Applicants hereby elect subcombination #2, namely Claims 4-6, 11-13, and 18-20.

Applicants also respectfully traverse the requirement to elect between subcombinations #2 and #5. Both subcombinations are directed to selecting the retail finance program that has the highest profit. The Examiner describes both subcombinations in almost identical language. It is not understood why the Examiner contends that they would be separately classified, nor would this appear to be the case. A search and examination of all of them would also not impose a serious burden upon the Examiner. They also have not reached any separate status in the art.

Reconsideration and withdrawal of this restriction requirement is respectfully requested.

To the extent necessary, a further petition for an extension of time under 37 C.F.R. 1.136 is hereby made. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, to Deposit Account 501946 and please credit any excess fees to such deposit account.

Respectfully submitted,

McDERMOTT WILL & EMERY LLP

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Date: June 5, 2007

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as our correspondence address.**